

Information to identify the case:

Debtor 1	Eric S. Franks	Social Security number or ITIN	xxx-xx-9371
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Collette Franks	Social Security number or ITIN	xxx-xx-6834
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 15-28919-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric S. Franks

Collette Franks

11/6/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Eric S. Franks
Collette Franks
Debtor(s)

Case No. 15-28919-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Nov 06, 2020

Form ID: 3180W

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Eric S. Franks, Collette Franks, 1 Suffolk Court, Eastampton, NJ 08060-3282
515780367	+ Health First Financial, PO Box 7887, Springfield, OR 97475-0034
515942891	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515992826	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, Bankruptcy Department, PO Box 619096, Dallas, TX 75261
515780369	+ Nationstar, PO Box 650783, Dallas, TX 75265-0783
515780375	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Leasing, 5005 N. River Blvd. NE, Cedar Rapids, IA 52411
515873970	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 06 2020 21:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 06 2020 21:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515780361	EDI: BANKAMER.COM	Nov 07 2020 01:58:00	Bank of America, PO Box 982238, El Paso, TX 79998
515929563	EDI: BL-BECKET.COM	Nov 07 2020 01:58:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
515780363	+ EDI: CITICORP.COM	Nov 07 2020 01:58:00	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
515780362	+ EDI: CAPITALONE.COM	Nov 07 2020 01:58:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
515861994	EDI: CAPITALONE.COM	Nov 07 2020 01:58:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
515780365	+ EDI: CITICORP.COM	Nov 07 2020 01:58:00	Citicards CBNA, 701 E. 60th St. N., Sioux Falls, SD 57104-0432
515780366	EDI: DISCOVER.COM	Nov 07 2020 01:58:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850
515790995	EDI: DISCOVER.COM	Nov 07 2020 01:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515780364	EDI: JPMORGANCHASE	Nov 07 2020 01:58:00	Chase, PO Box 15298, Wilmington, DE 19850
515780368	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 06 2020 21:33:00	Kohl's, PO Box 3115, Milwaukee, WI 53201-3115
515992116	EDI: PRA.COM		

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User: admin

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515992125	EDI: PRA.COM	Nov 07 2020 01:58:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
515780370	+ EDI: RMSC.COM	Nov 07 2020 01:58:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
515780371	+ EDI: RMSC.COM	Nov 07 2020 01:58:00	SYNCB, PO Box 965015, Orlando, FL 32896-5015
515780373	+ EDI: RMSC.COM	Nov 07 2020 01:58:00	SYNCB/Ashley Homestores, PO Box 965036, Orlando, FL 32896-5036
515780372	+ EDI: RMSC.COM	Nov 07 2020 01:58:00	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
515974513	EDI: RMSC.COM	Nov 07 2020 01:58:00	Synco/Lowe's, PO Box 965005, Orlando, FL 32896-5005
515780374	+ EDI: CITICORP.COM	Nov 07 2020 01:58:00	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
515780376	+ EDI: WFFC.COM	Nov 07 2020 01:58:00	The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
515846021	EDI: WFFC.COM	Nov 07 2020 01:58:00	Wells Fargo Auto, PO Box 29704, Phoenix, AZ 85038-9704
515905579	EDI: ECAST.COM	Nov 07 2020 01:58:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
		Nov 07 2020 01:58:00	eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com

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Denise E. Carlon

on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Elizabeth L. Wassall

on behalf of Creditor Nationstar Mortgage LLC ewassall@logs.com njbankruptcynotifications@logs.com

Laurence R. Sheller

on behalf of Joint Debtor Collette Franks laurence.sheller@gmail.com

Laurence R. Sheller

on behalf of Debtor Eric S. Franks laurence.sheller@gmail.com

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC smncina@rascrane.com

TOTAL: 7